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New flight paths still a headache for N.E. residents

Airport authority pitches feds on noise-reducing measures PAGE 3

Rookie NDP MPs stepping up again

All but two of the young MPs elected in the 'Orange Crush' sweep of 2011 will run again in 2015 PAGE 13

GIVES NEW MEANING TO A ROYAL TRIP

HORTICULTURIST STUMBLES ON A PSYCHEDELIC SURPRISE: MAGIC MUSHROOMS GROWING IN THE GARDENS AT BUCKINGHAM PALACE PAGE 19

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HOLIDAY CHEER IS HERE

Three-year-old Shalom and her four-year-old brother Divine Udeobi were excited to celebrate Christmas 12 days early with other kids. To find out who they got to meet, see page 12.

YASMIN JASWAL/FOR METRO

Call for clarity on stand-alone suites

'Second house'?

Distinguish stand-alone structures from other secondary suites, resident urges

Tom Lynch isn't against secondary suites, per se, but he wants Calgarians to know exactly what they're getting into if city council allows more to be built, lest they be suddenly surprised — like he was — by what shows up.

The North Glenmore resident said he was "quite startled" about a month ago when he saw what appeared to be an infill going onto a neighbouring lot before realizing the stand-alone structure was actually classified as a secondary suite.

"It looked to me like a pretty full-fledged house," Lynch said of the building. "In any kind of common-sense discussion, that's not what I understand to be a secondary suite."

But purpose-built, completely separate living units are indeed allowed when a property is zoned — or re-zoned, in this instance — for a secondary suite, said Coun. Brian Pincott.

"We don't see many of them in Calgary," he said of the stand-alone units, sometimes referred to as garden suites. "But it's just another form of secondary suite."

Lynch, however, noted Edmonton draws a distinction between the way it regulates "secondary suites" inside detached houses, "garage suites" built either above or onto the side of a garage and stand-alone "garden suites."

Edmonton allows secondary suites across almost the entire city and is looking at expanding options for garage suites and garden suites, which are currently limited to specific locations.

Lynch doubts many Calgarians realize — as council prepares to vote on a plan to reform the secondary-suite regulatory framework on Monday — that garden suites are part of the discussion.

Coun. Sean Chu said he, for one, didn't realize that was the case. He said he'd heard the term "garden suite" before but not in this context.

"I remember seeing that but I didn't really know or understand what that meant," Chu said Sunday. "I've got to look into it a little bit more. But if it's a stand-alone building, I think everything should follow the rules as a single house."

Coun. Druh Farrell, who has advocated more housing types of various forms, said typical development rules like size limitations still apply to garden suites and described them as "less intrusive" than above-garage suites.

Garden suites have been "wildly successful" in other jurisdictions at providing inexpensive housing for seniors near their families, Farrell added.

Lynch, however, said widespread allowances for garden suites would create a development "free-for-all" that would have an impact unlike additional basement suites.

"It functionally looks like a second house on the same lot," he said. "It changes the character and nature of the neighbourhood substantially."

ROBSON FLETCHER/METRO

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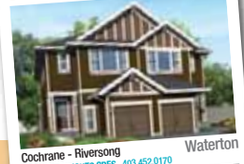

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‘Shocked.’ Highway crash kills 3 foreign workers

Two victims involved in a fatal highway crash Saturday were newly married, said members of the Filipino community.

Three people were killed in the collision on Highway 11 and Range Road 4-2 Saturday after a Ford Mustang hit the ditch and then overcompensated, colliding with a moving truck driving in the next lane.

Two male passengers and one female passenger were declared dead on scene, while the male driver was transported to the University of Alberta Hospital and remains in critical condition.

RCMP has confirmed the victims of the crash were temporary foreign workers returning to Rocky Mountain House after language training in Red Deer. Police said that driver inexperience could have been a factor in the crash.

According to member of the Edmonton Filipino community Lyla Gray, two of the crash victims had worked at Dairy Queen and were married just two months ago, with the groom arriving in Canada just before the wedding.

“I was so shocked and all of the Filipinos are shocked also. It happened again after two weeks,” said Gray.

Last month, four people were killed while driving on Highway 21 near Leduc. All four victims had also been temporary foreign workers from the Philippines.

“(We’re) sad because I don’t know why it’s happening in Alberta,” Gray said, adding that there needs to be more education for newcomers to Canada about winter driving.

LEAH HOLOIDAY/METRO IN EDMONTON

Residents struggle to be heard over flight noise

‘It’s terrible.’ Airport authority says process is underway to address complaints about racket caused by new runway

JEREMY NOLAIS
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Marlborough resident Carlos Abrego says his sleep patterns and quality of life have been ruined by racket stemming from new flight paths used to reach parallel runways at Calgary International Airport. JEREMY NOLAIS/METRO

Northeast residents caught in a prolonged racket caused by new flight paths say they feel stuck in a holding pattern awaiting a ruling on potential noise-reducing changes from federal aviation officials.

In late June, a new parallel runway opened at Calgary International Airport, a development that prompted alterations to the paths used by inbound and outbound flights.

But soon after, complaints began to land on the desks of municipal, provincial and federal representatives, prompting some to call for changes.

The Calgary Airport Authority informed residents at a meeting in late October that it has applied to Transport Canada to make some tweaks, including reducing the amount that a plane deviates on takeoff to 10 degrees from the current 15 and requiring pilots to hold off on such moves until they’re at least 1,000 feet in the air.

“It makes it a little bit more straight in, straight out,” explained spokeswoman Jody Moseley. “It just means that they (fly over) more industrial and less residential.”

But Moseley said the authority’s hands are tied without approval from Transport Canada. She said a process is underway, but had no timeline for when changes could be introduced.

Carlos Abrego, who lives in Marlborough, said the noise had actually dissipated a bit in November, but roared back as loud as ever in early December.

He said planes cruise over his home at midnight or even later and also in the early mornings.

“Your sleep pattern is completely abnormal,” he said. “On the weekends, you want to have some free time in the backyard — it’s terrible. You want to have peaceful time and read a book, but not anymore.”

Abrego said the impact of the noise is particularly hard on his kids, who are homeschooled. He and other area residents are set to meet again with airport officials in the new year, but said many are fed up with delays on the proposed changes.

He said indications are that residents in his community as well as nearby Rundle and Whitehorn have filed “thousands and thousands” of complaints over the months.

“They (airport officials) told us they were unable (the complaints), there were just too many,” he said.

There has been reports of noise in other areas too, like Forest Heights and Inglewood.

The airport authority said it couldn’t provide a tally of the noise complaints it’s received until its annual report is released.

Ward 5 Coun. Ray Jones said he still notices the added noise, saying “it would be nice” if any plans to alter flight rules were sped along.

“I’ve noticed that the planes seem to deviate a lot faster than they should — they could stay along the straight and narrow a lot longer,” he said, before noting that aviation regulation doesn’t fall within the city’s jurisdiction.

“People are starting to realize that ... I’ve got as many flying over my house as they do over theirs. I think they realize if there’s something I could do about it, I would.”

No one from Transport Canada was made available for an interview and an emailed response directed complaints and questions about noise management back to the airport authority.

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Faith leaders weigh in on acceptance

Bill 10. Debate over gay-straight alliances has several members of religious groups expressing a wide range of views

YASMIN JASWAL
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Members of the Universalist Muslim group, seen here marching in Edmonton's 2014 Pride Parade. CONTRIBUTED

As Alberta debates gay-straight alliances with Bill 10, members of various faiths across the province weighed in on their religious beliefs regarding homosexuality.

Junaid Jahangir is the Canada West co-ordinator for Universalist Mulsims, an organization that shares egalitarian messages of Islam and uses the slogan, "Allah loves us all."

"We fully support same-sex unions, we fully support gay-straight alliances, and we fully support full civil rights of LGBT people," Jahangir said.

However, Jahangir pointed out, this view is not the most common among Muslims today.

Although most Muslims in Western societies no longer believe in the old traditions of sentencing homosexuals to death, many are not fully supportive of LGBTQ members, either.

"The position of Muslim leaders now is hate the sin, love the sinner," Jahangir said, adding that many Muslims believe that homosexuals can be "helped" and "rehabilitated."

There is no direct mention of homosexuality in the Guru Granth Sahib, the holy book of Sikhism.

Balpreet Singh, a member of the World Sikh Organization, spoke with Calgary Sikh youth last year about homosexuality in the religion.

"I believe that there's no room for discrimination against homosexuals ... I think it's against Sikh principles," Singh said.

"But that having been said, I don't think the homosexual act, the homosexual lifestyle is compatible with Sikhi. Homosexual marriage is certainly not something that's permitted."

This view has been debated, and some people claim that Sikhism supports homosexual relationships because marriage is said to be the union of two souls, which are genderless, in front of God.

According to Sensei James Martin, a member of the Calgary Buddhist temple, Buddhism does not typically pass judgment on a person's sexuality.

"Buddhism is not a belief system but accords with science that homosexuality is not a choice but a condition determined by birth," Martin said.

He added that in some traditions, any form of sexual activity can be considered a distraction from the ultimate goal of becoming a Buddha and helping others.

Catholic leaders

Bishops speak out

Alberta's leading Catholic bishops are speaking out in favour of the province's controversial Bill 10 on Gay Straight Alliances.

Edmonton's Archbishop Richard Smith and Calgary Bishop Fred Henry both penned letters that went out to Catholic services on Sunday saying the proposed bill, which the Prentice government pulled from consideration, struck the right balance.

"It enshrined parental rights, recognized the autonomy of local school boards and student rights regarding diversity clubs, without mandating Gay Straight Alliances," wrote Henry in his letter.

Archbishop Smith said, in his letter, that the Catholic church wanted any anti-bullying measures to be more inclusive and factor in all the reasons someone might be bullied.

"Any legislation aimed at this objective should demonstrate to all vulnerable students that they are embraced by the province's concern," he said.

The government's Bill 10 replaced a bill from Liberal MLA Laurie Blakeman that would have mandated support for gay-straight alliances in any school were students asked for one.

Smith said schools should have a right to determine their own faith.

"Our rights as Catholic schools are engaged here. All aspects of school life must be permeated by our faith," he said.

Blakeman said for LGBTQ kids, other anti-bullying clubs aren't enough and they need to know they're supported.

"These kids need a gay-straight alliance. They need to be positive they're safe. It can't be kind-of safe or maybe safe."

RYAN TUMILTY/METRO EDMONTON

Two seriously injured at 'dangerous' 17th Ave. intersection

A man and a boy were taken to hospital in serious condition after being hit by a car Sunday morning at a southwest intersection that a nearby store owner says is notoriously risky and needs upgraded signals.

"Everybody that uses it knows that it's really dangerous," BikeBike owner Sean Carter said of the intersection of 17 Avenue and 15 Street SW.

Police were called to that location at about 10:40 a.m. for a report of a collision involving pedestrians.

Det. Steve Adair said the man suffered a fractured leg and the child was transported by EMS to the Alberta Children's Hospital for assessment.

Police continue to investigate the collision.

Carter, who arrived at the scene minutes after the collision, said he was "shaken" by what he saw: two nearly motionless bodies lying on the ground, being tended to by passersby.

"You could tell the people were breathing, but they were not doing very well," he said. "I mean, the one dude's shoes were knocked right off his body."

The "weird" intersection sits just west and up the hill from the major intersection of 17 Avenue and 14 Street SW, Carter added, and he figures there needs to be better traffic control at the site.

"It needs to be signalized," he said. "I don't think that enhancing the pedestrian crossing that's there right now will make a difference. It's such a high traffic area for so many people."

ROBSON FLETCHER/METRO; WITH FILES FROM YASMIN JASWAL/FOR METRO

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CBE admits mould found in school

Aging facility. But officials maintain public was never at risk

JEREMY NOLAIS
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Calgary public school officials have confirmed for the first time that mould was found in a classroom at Viscount Bennett Centre, seen here. The exterior of the building is also in rough shape, as evidenced by these stairs, which were cordoned off due to "tripping hazards." METRO FILE

Inspections earlier this year of one the city's most deteriorated schools did uncover "minor mould growth" in three classrooms, but Calgary Board of Education officials insist the hundreds of students and staff that frequent the facility were never at risk.

Metro asked repeatedly in June about reports of three classrooms being shutdown at Viscount Bennett Centre after mould was found. The board did supply a letter stating there were no risks to public safety.

It sent the same document home to parents with Westgate School's Spanish program, who were initially told their kids would be moved to the dated facility while awaiting a permanent home in Glenmeadows.

But the CBE never confirmed the presence of mould in the rooms and Bob Anderson, president of the Canadian Union of Public Employees, which represents hundreds of custodial workers, said that was concerning.

"They've cleaned up three classrooms, but there's lots of classrooms in that building," he said. "It's well over its useful lifespan ... It's a concern to me that they're not expressing the problems right across the system.

"We've got 225 schools and the indications are that so many of them are failing. What is the extent and scope of the problems?"

The two-storey Viscount facility was originally constructed in 1954 and remains in acceptable condition with the exception of the building envelope (windows and roof), which has been rated marginal, according to information provided by the CBE.

The CBE has never granted an interview to discuss the potential health hazards posed by the mould at Viscount despite several requests. The centre currently serves as a home for Chinook Learning Services, which provides high school upgrading, summer school courses and continuing education offerings.

In a prepared response last week, the board said it shut down three classrooms in the spring after water leaked into them through the school's worn roof.

"Inspections of the affected areas identified some minor mould growth on the drywall in two rooms and some mould behind an existing bulletin board in the third room," the CBE said in a statement. "As a precaution, the three rooms were isolated and closed to students and staff, as their safety is always a priority for the CBE."

Certified mould abatement workers were called in to restore the rooms in June and they reopened in July, the board said.

Long-term, the CBE has eyes on moving the students to a revitalized Booth Centre in the East Village and shutting down and selling the Viscount site.

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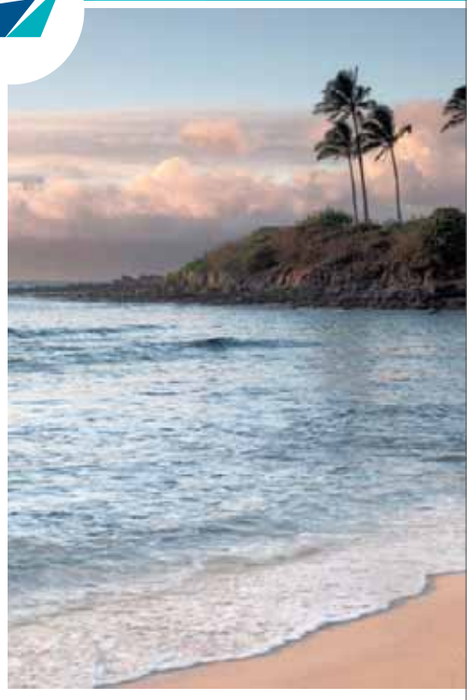

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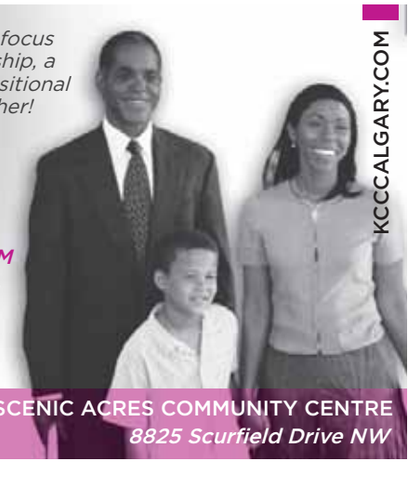

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MORGAN MODJESKI
calgary@metronews.ca

A Calgary airline selling tickets using an online group-buying model hopes the holidays help generate hype around the idea.

Using idle aircraft from charter airlines, Jump On Flyaways allows passengers, who they call jumpers, to purchase plane tickets at reduced rates of up to 60 per cent.

However, in the same way that Groupon works, its flights must reach a set number of passengers before taking off.

Sowing seeds

"I think what you're catching on to is that we introduced it this year to get it on peoples' minds."
Founder and CEO of Jump On Flyaways Roger Jewett

Founder and CEO Roger Jewett said the holiday season is a chance to increase awareness around Jump On, as 2014 is the first year it's offering trips over the holidays.

"I'm not optimistic that these flights will go that we have for sale right now," he said.

"But I think what you're catching on to is that we introduced it this year to get it on peoples' minds."

Calgary resident Arnold Thompson, who travelled with Jump On from Calgary to Kelowna, B.C., in October, said he was pleased with the service.

Roger Jewett, founder and CEO of Jump On Flyaways, hopes raising awareness around his brand during the 2014 holiday season will help boost awareness, resulting in more users for the holiday rush in 2015. CONTRIBUTED

"I would recommend it highly," he said. "Their price beats the regular airlines in most cases, and it's kind of a fun and exciting thing.

"You can't count on it 100 per cent … but you go in knowing that."

Opportunity

Holiday season the right timing

Scott Crockatt, marketing and communications director at the Calgary Chamber of Commerce, said the holidays are a good time to promote the new model of airline.

"Any time your industry has top-of-mind awareness amongst the public, it's a really good opportunity to generate some additional conversations," he said.

"There's probably never a time when people are talking about travel and flights more than during the holiday season," he said.

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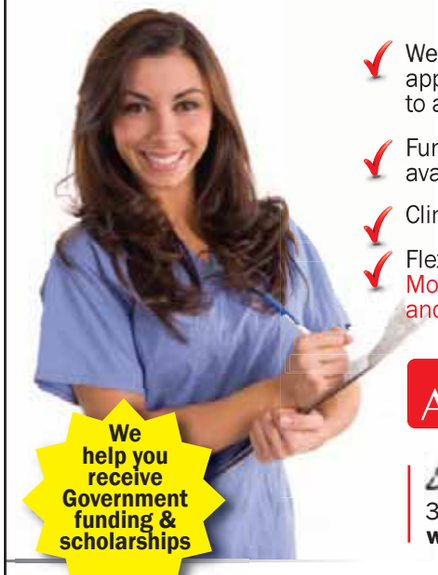

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This photo from a city report shows a skid steer clearing snow from the 7th Street S.W. cycle track. The report says that using city crews to clear the track rather than a private contractor so far this year is much cheaper. CONTRIBUTED

Clearing bike lane of snow cost $120K

Private contractor.
Cost of snow removal amounted to $726 per centimetre of snowfall last season

ROBSON FLETCHER
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Clearing Calgary's lone downtown cycle track of snow last winter by way of a private contractor cost 10 times as much as it has so far this winter using city crews, according to a new report.

Contracted snow-and-ice control on the 800-metre stretch of separated bike lane along 7th Street S.W. cost $119,160 in the winter of 2013/14, the report states. That works out to $726.14 per centimetre of snowfall that season.

The contractor "delivered high-quality service that was well-received by cyclists," according to the report, but given the "high cost" of the work, city staff opted to take over the task this winter using city-owned equipment.

Snow clearing in November, by contrast, cost $72.65 per centimetre — roughly one-tenth the price of the contract work last winter.

Street sweepers, in particular, were found to be effective at clearing snow, salt and gravel from the cycle track.

"Since sweepers are already in use for downtown snow clearing … little time is needed to bring them in and out of service," reads the report, due at the city's transportation and transit committee on Wednesday.

Coun. Sean Chu, a member of the committee, questioned the value of cycle-track snow clearing, even at the lower price.

"Yes, for sure, lots of people bike no matter what the weather: but how many people?" he asked Sunday. "Is it worth it to spend that kind of money for a few people? In my opinion, probably not."

Coun. Shane Keating, the committee chair, said last winter's contract "never should have been made," calling it a case-in-point of why the city should reserve the right when putting work out to tender to refuse any and all proposals, even from the lowest bidder, if the price is too high.

As for future snow clearing, Keating said the city should still explore the possibility of privately contracted work.

"We have no idea whether a private corporation who has a street sweeper could not do it cheaper than the city without going through that scenario," he said. "And I do know a number of other construction companies that have sweepers of their own."

Plan updated

Cycle tracks to cost $7M

Calgary's downtown network of cycle tracks will cost just over $7 million to build, according to the city's latest cost estimate for the pilot project, set to begin next summer.

The most recently updated plan, due at the city's transportation and transit committee this week, comes with a total price tag of $7.084 million, which includes construction, "project delivery" and public-engagement costs.

That's down from an earlier estimate of $9.4 million, largely because city council opted in April to remove the cycle track proposed for 1st Street S.E. The cost for bike-only signals also came in lower than expected.

The goals for future bike counts have increased in some locations and decreased in others, based on updated baseline counts taken in the fall.

As part of the project, the existing afternoon rush-hour bike lane on 10th Avenue S. — much maligned by users and considered redundant once the 12th Avenue cycle track opens — will be removed and replaced with full-time parking.

The plan also calls for no cycle track on Stephen Avenue but rather "two-way bicycle riding" along the current pedestrian mall.

ROBSON FLETCHER/METRO

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Christmas comes early at the Corral

Divine and Shalom Udeobi made sure to speak with Santa before they headed home from the day-long Christmas party. YASMIN JASWAL/FOR METRO

Spreading cheer.

4,000 Calgary kids get to meet Santa, eat a free lunch and enjoy a dog show

YASMIN JASWAL
calgary@metronews.ca

Christmas came 12 days early for 4,000 Calgary children and their families on Sunday at the Stampede Corral.

The 47th annual Christmas party, put on by the Calgary Firefighters Toy Association, was a full-day event, and featured a dog show provided by the Prairie Dogs, a free lunch for everyone in attendance and gifts for everyone under 12 years old.

"We see such a need in the City of Calgary for this," said Jamie Blayney, president of the Calgary Firefighters Toy Association. "A lot of these kids may not have an opportunity to have a Christmas unless we provide them one."

Santa also made sure to stop by, and once the children had received their gifts, they had the chance to meet him, take photos, and let him know what they hoped he would bring them for Christmas.

Children were chosen by the Calgary Board of Education and the Calgary Catholic School District. The Salvation Army also recommended families in need to the event, as well.

Linda Udeobi was at the event with her four-year-old and one-year-old sons and her three-year-old daughter.

"We are so happy to be here, to celebrate Christmas," Udeobi said. "My boy is so excited. He told me he can't wait to open the gift. Everybody's happy — me, too. I'm enjoying it."

Mayor Naheed Nenshi also made an appearance, and Randy Chevrier of the Calgary Stampeders brought in the Grey Cup. Families were given the opportunity to take photos with Chevrier and the Cup throughout the day.

Quoted

"A lot of these kids may not have an opportunity to have a Christmas unless we provide them one."

Jamie Blayney, president of the Calgary Firefighters Toy Association

History

- The Calgary Firefighters Toy Association started in the 1940s. At the time, firefighters would clean and repair used toys to give to underprivileged children.
- The organization is completely volunteer-run, and firefighters raise up to $50,000 each year to help the event continue.
- Anyone wanting to donate is asked to take new toys to their local fire hall on behalf of the Calgary Firefighters Toy Association.

Zzzzzzz ... Santa and baby need a nap

Ten-week-old Jaxson Schieman curls up for a nap with Santa at the Rideau Centre mall in Ottawa on Sunday.
LUCY SCHOLEY/METRO IN OTTAWA

Many rookie MPs to run in 2015 election

'Big responsibility.'
All but two young NDP MPs have committed to running for re-election

In 2011, Mylène Freeman became a New Democrat member of Parliament almost by accident. In 2015, she intends to be elected on purpose.

Freeman, 25, is one of a half-dozen MPs who were barely in their 20s in 2011 when a surge of support for the NDP in Quebec saw them become MPs, despite never having set foot in their ridings during the campaign.

Questions swirled about whether this rookie class would last even a single sitting. Not only did they prevail, but so far all but two have committed to running for re-election in 2015.

Only 19 when he was elected, NDP MP Pierre-Luc Dusseault had the distinction of becoming the youngest person ever voted into the House of Commons. He didn't say much for the first little while, but slowly found his voice.

NDP MPs Matthew Dubé,left, Laurin Liu, Mylène Freeman and Charmaine Borg arrive on Parliament Hill on May 19, 2011.
SEAN KILPATRICK/THE CANADIAN PRESS

"You have such big responsibility and if you want to succeed you have to work, work hard, work every day," Dusseault said.

It's not just Freeman and Dusseault going into 2015 a little wiser. All of Parliament has been forced to grow up a little.

Liberal Leader Justin Trudeau suspended MPs Massimo Pacetti and Scott Andrews from caucus last month amid explosive allegations of "serious personal misconduct" involving two of their NDP counterparts.

Though whispers of impropriety have coursed through the halls of power in Ottawa for decades, the suspension forced Parliament to confront it publicly for the first time and examine how ill-equipped it is to deal with the interpersonal realities of a modern workplace.

"This place isn't built for women," Freeman said. Ironically — and unbeknownst to her — a male colleague from another party could be seen taking note of her physique as he passed behind her while she spoke. A harassment prevention policy was implemented this past week.

Parliament also learned it was not immune from security threats. Cpl. Nathan Cirillo was shot dead Oct. 22 at the National War Memorial, moments before gunman Michael Zehaf Bibeau stormed the Centre Block, where he died in a gun battle with security. THE CANADIAN PRESS

North's hunger pangs persist as issue gains 'momentum'

The lineup for Iqaluit's soup kitchen stretches out the door, down a flight of wooden steps and onto the icy street. Dozens of people wait patiently in -40 C cold, braced against the gusting shards of wind.

Inside, Cathy Sawer stirs an industrial-sized pot brimming with chicken soup, enough for 200 servings. The 65-year-old and her fellow volunteers have been in the kitchen since 8 a.m., preparing a lunch that will be the only meal of the day for many of those waiting outside.

Nunavut's long-standing struggle with high food prices and widespread hunger has prompted scrutiny of late for both the federal and territorial governments. In the wake of a November report from the federal auditor general critiquing the government's food-subsidy program, footage emerged of Rankin Inlet residents foraging in the town dump.

Quoted

"We used to go garbage-picking. We knew which houses had food. That was the main thing. We knew which houses had food."
Leesee Papatsie, who helped organize Nunavut-wide food-price protests

Nunavut MP and Environment Minister Leona Aglukkaq insists hunger in the North has been exaggerated. But there's a sense in Nunavut that with fresh attention on an old problem, things may finally change — albeit slowly.

"We have some momentum on this issue," said Ed McKenna, director of Nunavut's Anti-Poverty Secretariat. "But it's going to take time to see that translated to concrete work."

Food insecurity — defined as a lack of access to healthy, affordable food — is not a new phenomenon in Nunavut. Even the traditional Inuit diet of caribou, fish, birds, whales, seal and berries left people vulnerable to hunger pangs if they couldn't find any plants or wild animals to eat. But the problem is as persistent as ever.

"I grew up hungry but not starving," said Leesee Papatsie, who helped organize Nunavut-wide food-price protests.
THE CANADIAN PRESS

Ridge to Greenland

Danes to stake claim to North Pole

Denmark says scientific data shows Greenland's continental shelf is connected to a ridge beneath the Arctic Ocean, giving Danes a claim to the North Pole and any potential energy resources beneath it.

Foreign Minister Martin Lidegaard says Denmark will deliver a claim on Monday to a United Nations panel in New York that will eventually decide control of the area, for which Canada and Russia are also competing.

Lidegaard said he hopes the other nations that have made claims in the Arctic will continue to keep to "the rules of the game."

Canada, the United States, Russia, Norway and Denmark all have areas surrounding the North Pole, but only Canada and Russia have indicated an interest in it before Denmark's claim.
THE ASSOCIATED PRESS

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Hostage situation erupts in Sydney

Rush-hour incident. Gunman takes people hostage in downtown coffee shop; flag seen with Arabic words

A gunman took an unknown number of people hostage inside a downtown Sydney, Australia, chocolate shop and cafe at the height of Monday morning rush hour, with two people inside the cafe seen holding up a flag believed to contain an Islamic declaration of faith.

Four hours after the incident first erupted inside the Lindt Chocolat Cafe, New South Wales state Police Commissioner Andrew Scipione said police had not made direct contact with the gunman, did not know his motivation and were not sure how many people were being held inside.

"We have not yet confirmed it is a terrorism-related event," Scipione said. "We're dealing with a hostage situation with an armed offender and we are dealing with it accordingly."

The cafe is located in Martin Place, a plaza in the heart of the city's financial and shopping district that is packed with holiday shoppers this time of year.

Hundreds of police flooded into the area, streets were closed and offices evacuated. The public was told to stay away from Martin Place, home to the state premier's office, the Reserve Bank of Australia, and the headquarters of two of the nation's largest banks. The state parliament house is a few blocks away.

Television footage shot through the cafe's windows showed several people with their arms in the air and hands pressed against the glass, and two people holding up what appeared to be a black flag with white Arabic writing on it.

Quoted

"We have not yet confirmed it is a terrorism-related event."

New South Wales state Police Commissioner Andrew Scipione

Zain Ali, the head of the Islamic Studies Research Unit at the University of Auckland, said it was difficult to read the message because media images showed only the lower part of the flag. But he believed it was the Shahada, or declaration of faith.

Ali said the Shahada translates as "There is no deity of worship except God (Allah), and Muhammad is the messenger of God." It is considered the first pillar of Islam's five pillars of faith, and has been used by groups like al-Qaida and Islamic State but wasn't invented by them, Ali said.

THE ASSOCIATED PRESS

Protest moves to church pews

Senior Judge Theodore Newman, of the Historic Courthouse, wearing a "Hands Up, Don't Shoot" shirt, raises his clenched fist during a church service at the African Methodist Episcopal Church in Washington Sunday. Congregants in African-American churches across the U.S. wore black to Sunday services in a symbolic stand against police shootings of unarmed black men. MANUEL BALCE CENETA/THE ASSOCIATED PRESS

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Compromise deal on climate change reached in Lima

Climate negotiators salvaged a compromise deal in Lima early Sunday that sets the stage for a global pact in Paris next year, but rejected a rigorous review of the greenhouse gas emissions limits they plan.

More than 30 hours behind schedule, delegates from more than 190 countries agreed on what information should go into the pledges that countries submit for the expected Paris pact.

They argued all day Saturday over the wording of the decision, with developing nations worried that the text blurred the distinction between what rich and poor countries can be expected to do.

The final draft said countries have "common but differentiated responsibilities" to deal with global warming.

The momentum from last month's joint U.S.-China deal on emissions targets faded quickly in Lima as rifts reopened over who should do what to fight global warming.

Many developing countries accuse rich nations of shirking their responsibilities to curb climate change and pay for the damage it inflicts.

The approved draft weakened language on the content of the pledges, saying they "may" instead of "shall" include quantifiable information showing how countries intend to meet their emissions targets.

The new draft mentioned only that all pledges would be reviewed a month ahead of Paris to assess their combined effect on climate change.

"I think it's definitely watered down from what we expected," said Alden Meyer of the Union of Concerned Scientists. THE ASSOCIATED PRESS

Quoted

"The text went from weak to weaker to weakest and it's very weak indeed."

Sam Smith, chief of climate policy for the environmental group WWF, on the agreement.

Nicaragua

18 missing from capsized boat

Rescue crews in Nicaragua say they have found a fishing boat that capsized in the Caribbean last week with 50 people aboard.

Eighteen fishermen who were aboard the lobster boat MN Wayward-Wind remain missing. It overturned about 35 nautical miles (65 kilometres) southeast of Puerto Cabezas. The boat was on a 15-day trip when it was hit by a huge wave Tuesday.

THE ASSOCIATED PRESS

China

Ten miners killed in explosion

Ten Chinese miners were found dead Sunday hours after they were trapped in an explosion at a mine in the northeastern province of Heilongjiang, state media said.

The incident was under investigation, China News Service said. China's mines are the world's deadliest, although a push to boost safety has lowered death tolls in accidents. THE ASSOCIATED PRESS

British panel wants access to U.S. report

Terror documents. Government hopes to discover how involved the country was in the interrogation of suspects after 9/11

A U.K. parliamentary panel wants access to information not made public in a U.S. Senate report that may pertain to Britain's role in the interrogation and rendition of terror suspects following the Sept. 11, 2001 attacks.

Malcolm Rifkind, chairman of the Intelligence and Security Committee, told the BBC on Sunday that the panel investigating allegations of British involvement in torture would request access to the Senate's findings related to Britain.

Prime Minister David Cameron's office has acknowledged that some parts of the report were blacked out for national-security reasons, but says none of it related to any alleged British involvement in "activity that would be unlawful in the U.K."

The request for the material to be omitted from the executive summary published last week was made by British intelligence agencies to the CIA, rather than the government.

The U.S. Senate Intelligence Committee's report on CIA interrogations exposed years of misrepresentations that seem designed to boost the case for the effectiveness of brutal interrogations.

When asked whether he was hopeful he'd get the information, Rifkind replied, "I do not say I would be confident." THE ASSOCIATED PRESS

Indian Ocean U.S. base

The CIA report had led to demands that Britain stop talks with the U.S. over the use of a British atoll as a military base.

- **Diego Garcia.** Britain has previously acknowledged that Diego Garcia was twice used by the U.S. as a refuelling stop during the 2002 secret transfers of two terrorism suspects.
- **Deal set to expire.** The 50-year agreement between the U.K. and the U.S. to use Diego Garcia as a base is set to expire in 2016.
- **Focus.** "The negotiations on the lease can focus minds on establishing the scope and limits of Britain's involvement, direct or indirect, in extraordinary rendition," Andrew Tyrie, chair of the all-party group on rendition, told The Observer.

Posing for papal selfies

Faithful fans take selfies with Pope Francis during his visit to St. Joseph parish church in Rome on Sunday. During his traditional Sunday window appearance, Francis encouraged people to strive for joy, telling his worldwide flock, "We've never heard of a sad saint." Some 50,000 people came to St. Peter's Square to cheer the pope during the appearance. Among them were many children clutching figurines of baby Jesus for Francis to bless for Christmas crèche scenes at home or school. GREGORIO BORGIA/THE ASSOCIATED PRESS

Japanese elections

PM firms up lower-house power base

Japan's ruling coalition was headed for a resounding victory in lower-house elections Sunday, firming up Prime Minister Shinzo Abe's hold on power.

In early returns, the two parties had already locked up 278 seats in the 475-seat lower house, according to national broadcaster NHK. THE ASSOCIATED PRESS

Newtown, Conn.

Community reflects on Sandy Hook shooting

The mother of a child killed in the Sandy Hook Elementary School shooting spoke out against gun violence on Sunday. No public memorial events are planned in the Newtown community, but town officials said the day should be a time of reflection and remembrance. THE ASSOCIATED PRESS

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BOXING WEEK BONUS ENDS JAN 2ND

FIND NEW ROADS™

Waze. Plan to outsmart traffic app falls flat

Los Angeles residents whose homes hug a warren of streets next to the busiest urban freeway in the U.S. were baffled when they saw bumper-to-bumper traffic on their streets a year ago.

When word spread that the explosively popular new smartphone app called Waze was sending many of those cars through their neighbourhood in a quest to shave five minutes off a daily rush-hour commute, they were angry and ready to fight back.

They figured they would outsmart the app, some said, by using it to report phoney car crashes and traffic jams on their streets that would keep the shortcut-seekers away.

Months later, the cars are still there, and the people are still mad.

That's because the app can't be outsmarted, Waze spokeswoman Julie Mossler said.

"With millions of users in L.A., fake, co-ordinated traffic reports can't come to fruition because they'll be negated by the next 10 people that drive down the street passively using Waze," she said.

Besides, Mossler added, "people are inherently good," meaning most wouldn't really screw with the app, no matter what they might say.

Indeed, of all the angry people interviewed for this story, none would admit doing so, although most said they heard someone else had.

Many, however, have been complaining to local officials.

"First thing this morning, my field deputy took an earful from a resident up there," said City Coun. Tom LaBonge, who represents Hamilton's neighbourhood.

THE ASSOCIATED PRESS

A more cohesive approach to teaching money management to students is needed, say experts. JONATHAN HAYWARD/THE CANADIAN PRESS FILE

Kids need money tips

Money, money, money. Canadian educators need to do more to help our young learn about balancing their books

Educators across Canada are increasingly seeing the value of teaching kids the basics of money management at a young age, but some experts warn the patchwork of programs being offered in schools can only go so far in helping students avoid major money pitfalls down the line.

School systems in several provinces — including Ontario, Quebec and Saskatchewan — have in recent years added elements of financial literacy to the core classes taught through elementary and high school, while British Columbia more than a decade ago created a mandatory Grade 10 financial life skills class.

But in order to make those lessons truly sink in, schools must have a designated financial capability curriculum that's applied across the board, some experts say.

"Unless you have a focused, consistent curriculum designed specifically and implemented across the majority of grades, so it knows where it ended last year and it's going to pick up and add more information … it's never going to work," said Gail Vaz-Oxlade, the financial guru behind the TV show Til Debt Do Us Part and author of Money-Smart Kid$ and other books.

"And the problem we have right now is that by using the word 'money' or using money context for traditional lessons, (school) boards are convincing parents that they're putting financial literacy into schools — but they're not," Vaz-Oxlade said.

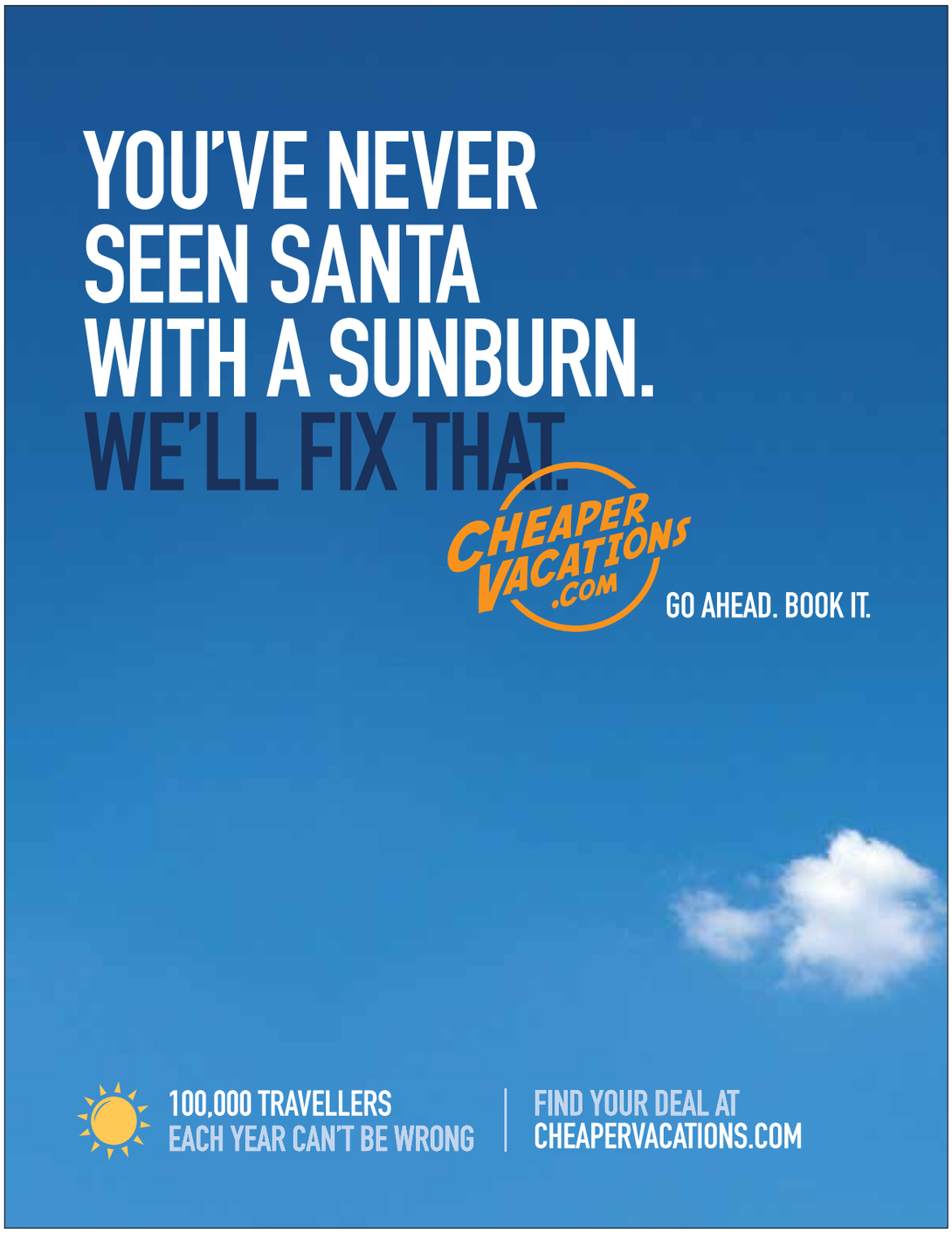
In Ontario, the focus in the classroom is largely on the math aspect of money management, "but those things are not the issue in terms of how to deal well with money," she said. "The issue in terms of how to deal well with money are things like, 'you can't spend more money than you make.'"

THE CANADIAN PRESS

Study

40%

A 2012 study by the Investor Education Fund found only 40 per cent of participating Ontario high school students felt somewhat or very prepared to manage their finances after graduation, and roughly a quarter said their schools gave them most or all the financial information they needed.



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VOICES

TIME FOR REFORM IS NOW

City council needs to stop spinning its wheels on secondary suites

JEREMY KLASZUS
calgary@metronews.ca

The time for excuses has long passed.

After repeatedly bungling the secondary suite file, city council has its umpteenth chance at supporting meaningful reform Monday.

They really need to take it. Calgary can't afford more delay.

For years city council has spun in circles on this issue. Amid exploding growth (38,000 newcomers in 2014) and a severe shortage of rental stock, council's response has been to spin faster, making lots of noise but going nowhere.

The recent ridiculousness is neatly summed up in a backgrounder that goes before council today: "Since 1972, (city) administration has reported to council on 37 separate directions/action items regarding secondary suites — 32 of those have been since 2005."

After all of that back-and-forth, councillors are still forcing Calgarians who want a legal suite in R-1 (single-family home) areas to plead their case at city hall. Council listens and decides on each suite one by one.

This one-off approach makes zero sense in a city of 1.2 million people. It is a time-consuming, inefficient and degrading exercise.

We saw a prime example last week when a senior citizen detailed his financial situation and wife's health in an effort to move into an officially sanctioned secondary suite. Mayor Naheed Nenshi and other council members apologized to the man for this indignity.

But this is the situation obstructionist councillors have created with their refusal to loosen restrictions on secondary suites.

This can't go on. Calgarians deserve better.

It's understandable that most Calgarians choose to forgo official channels on secondary suites. Calgary has an estimated 16,000 suites, according to the Canada Mortgage and Housing Corporation. Of these, fewer than 400 have been approved by the city.

In other words, all but a few are unregulated. They are free to bypass fire and other safety codes, putting tenants at risk.

Meanwhile, many others in our city can't even find a place to live.

Rollin Stanley, the city's chief planner, put it well in a September presentation to council: "If a person is made homeless, we fail as a city. If a suite is made safe, we succeed."

Cities all regulate these suites differently. What makes Calgary stand out is its restrictiveness.

Last week, Adam Legge of the Calgary Chamber of Commerce reiterated that Calgary has the most restrictive regulations of any major Canadian city — and it's hurting local businesses.

Everyone from WestJet to United Way to the Canadian Home Builders' Association has spoken out in favour of secondary suite reform. The consensus is strong and crosses the political spectrum.

Nenshi has been pushing for reform on this since before he was elected in 2010. The ongoing gridlock on this issue brings to mind another of his campaign refrains from 2010: City council is broken.

Today, councillors have an opportunity to prove otherwise by approving a new framework for secondary suites that would end the one-off approach and create sensible rules. No more excuses.

Your Calgary

Santa Scramble

If you happened to see dozens of Santas cycling through downtown Calgary on Sunday, you weren't hallucinating. It really happened. Here's photographic proof. It was all part of CyclePalooza's Santa Scramble, in which participants were encouraged to dress up, ride bicycles, hand out candy to people they passed, and generally "spread joy and stuff" – all while on a pub crawl. The event also raised $525 for the Calgary Food Bank, said organizer Sean Carter. **ROBSON FLETCHER/METRO**

SEE YOUR SHOT HERE: Send us high-resolution snaps of your city to readers@metronews.ca

Upcoming

Jerseys bring extra joy

Not only did they collect 25,000-plus teddy bears to hand out to Calgary charities, but the Calgary Hitmen also put red-themed Teddy Bear Toss jerseys up for auction to help raise money for the food bank.

The bids were taken right up until 9 p.m. Sunday. Bidders were to learn if they won shortly thereafter.

Winning bidders will then be presented with their jerseys following the Dec. 17 home game against the rival Edmonton Oil Kings.

All proceeds from the auction will go to benefit the CBC Calgary Suncor Energy Food Bank Drive this holiday season.

Earlier this month, the Calgary Hitmen set a record at their annual teddy bear toss, with more than 25,000 teddy bears from generous fans showering the ice.

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Gossip

NED EHRBAR

METRO'S TAKE ON THE WORLD OF CELEBRITIES

Iggy Azalea ALL PHOTOS GETTY IMAGES

Even if Iggy were born a man, he would never be called Cody

Some stars just ignore all the weird rumours that go around about them, and some offer firm but boilerplate denials.

But, every once in a great while, some find just the right way to brush off the gossip while coming off as awesome in the process.

Case in point? Iggy Azalea actually deigned to respond to bizarre rumors that she wasn't always a girl named Iggy.

"Wait, so I'm just now reading that I was born a man and my name is Cody?" she posted to Twitter, following up with, "I just don't see myself as a Cody. I'm more of a Liam, if I had a penis."

You win this round of the Internet, Ms. Azalea.

Oh, and she was understandably worried about how these new revelations would affect her career.

"Am I still gonna get my Billboard women in music award tomorrow, now that I supposedly have a penis or nah," she tweeted.

Panettiere 'over the moon' that she is no longer the shortest in her family

Nashville star Hayden Panettiere has a baby girl, just in time for Christmas.

The pint-sized actress gave birth to daughter Kaya Evdokia Klitschko last week, her first child with much taller fiancé Wladimir Klitschko, her rep confirms to People magazine.

"We are over the moon and madly in love," the new parents say in a statement.

The couple announced their engagement in October. No word yet on whether baby Kaya will take after the taller or the shorter side of the family.

Hayden Panettiere

The Queen's garden adds magic to her majesty

During The Queen's Garden, a TV special set to air in the U.K. at Christmas, horticulturist Alan Titschmarsh apparently stumbled upon some magic mushrooms in the gardens of Buckingham Palace.

"It's eaten in some cultures for its hallucinogenic effects, but it also makes people who eat it very sick," an ecology professor explains to Titschmarsh, according to the Telegraph. "The old-fashioned thing to do was to feed it to the village idiot, then drink his urine, because you get all of the high without any of the sickness."

Well, then!

But don't get too excited about any Royal Family vision quests just yet. A Palace spokesman was quick to tell the Sun that "fungi from the garden are not used in the Palace kitchen."

But man, if they were? That could really liven up the Queen's Christmas Day address. Oh well. Instead, maybe some commoners can sneak in, chow down on the mushrooms and have a great time saying Titschmarsh's name over and over.

Queen Elizabeth

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Review

Teenage Mutant Ninja Turtles

Director. Jonathan Liebesman

Stars. Megan Fox

Cowabungle! This gang of Teenage Mutant Ninja Turtles feels like they've been shell-shocked since their last live-action go-round 24 years ago.

Michael Bay takes lead producer credit for this dud — directing blame goes to Jonathan Liebesman (Battle Los Angeles) — but the Transformers tyrant's greasy paw prints are all over this movie. Even the Turtles' pizza, a product plug for Pizza Hut, is just another of Bay's blatant cash grabs. The original 1980s comic book creations were a parody of superhero sagas.

Something has been lost. The turtles are now conjured by motion capture, CGI and voiceover instead of having actors in cuddly rubber suits as before. And while the 2014 versions arguably look more "real" than their 1990 counterparts, they aren't nearly as charming.

PETER HOWELL

Behold the rise of the YouTubers

Virtual stardom. More and more entertainers are flipping on their webcams and building their own audiences

When Lilly Singh arrived on the set of the Kunal Nayyar movie Dr. Cabbie earlier this year, she faced a bit of a learning curve.

The 26-year-old already had millions of fans and was regularly mobbed by teenage girls at the mall. But the Markham, Ont.-based star wasn't a famous actress or pop singer — she was a YouTuber.

"I went on set and I just started acting right away. They were like, 'No, no, we need to call action,"' Singh recalled with a laugh during a recent telephone interview.

"I'm like, 'You have to call action? What do you mean? No one calls action for me. I call action!"'

Singh is among a new generation of entertainers who are finding massive success on YouTube. With self-produced, low-budget videos, YouTubers are attracting devoted fan followings, earning steady paycheques and increasingly landing film roles, TV shows and record deals.

On her channel IISuperwomanII, Singh posts comedy videos twice a week for her 4.4 million subscribers. She typically shoots them in her parents' house in Markham, where she lives. She plays multiple characters — male and female — with a goofy, refreshing lack of self-consciousness.

With videos like How Girls Get Ready and Types of Kids at School, Singh has fostered a largely suburban, teenage female audience. She often finds humour in her relationship with her Indian parents, frequently donning a fake beard and thick accent to portray her dad.

"I don't feel the need to be this perfect, very pretty type of person, and I think my fans really relate to that," said Singh. "A lot of times they tell me, 'You're so real, and you make me OK with being myself."'

Singh said her upbringing in Scarborough, a diverse suburb of Toronto, greatly influenced her comedic style. One of her first videos to go viral was titled (Stuff) Punjabi Mothers Say, which has now been viewed more than four million times.

"When I first started, inevitably (my fan base was) majority Indian, because my videos were titled, like, 'My Indian parents so-and-so.' Now, I don't do that anymore because I very quickly realized you don't have to put Indian in the title because it applies to everyone, for the most part," she said.

"Even if I'm talking about my (South) Asian parents, I can do it in a way that someone who has Jamaican parents, or Chinese parents, they can relate to it as well."

YouTube creates room for alternative voices that aren't well-represented in mainstream media, said Aubrey Anable, an instructor at the University of Toronto's Department of Visual Studies who has studied digital culture. "There are a lot of YouTube celebrities that are minorities, or their type of performance or what they are doing on YouTube is not something that can be easily found in mainstream media culture," she said.

She said YouTube stardom is distinct from traditional TV and film fame because of a greater sense of intimacy between creator and fan. Often YouTubers shoot their videos in domestic spaces like bedrooms, directly address their fans and appeal to them to subscribe or leave a comment. "All of these are unique to YouTube and I think it creates this sense of connection between amateur YouTube celebrities and their fans," she said.

Of course, the line between YouTube and the mainstream entertainment industry is becoming increasingly blurred, Anable said. Not only are pop stars and TV networks setting up YouTube channels to promote and share their products, but YouTube stars like Singh are landing roles in feature films.

Famously, Justin Bieber was first discovered because of his YouTube videos.

Grace Helbig, an American YouTube star who recently published a book, Grace's Guide: The Art of Pretending to be a Grown-Up, said the online video platform suits her introverted nature.

"I feel there's a common thread in a lot of online content creators. There's an introvertedness there that I think is just a personal attribute that's shared among the community," she said in an interview last month. "I think it's like a group of introverted control freaks are basically YouTubers. It's people that like owning what they do and like being the boss of what they do, but also enjoy quieter moments alone."

THE CANADIAN PRESS

The money

For those curious about how YouTubers earn money, YouTuber and Toronto comedian Megan MacKay said she is paid through the site's partner program, which places advertising on and around her video content. With YouTube taking 45 per cent off the top, a million hits makes her about two thousand dollars. "It's not like, 'I'm filling a swimming pool with money and I'm going to swim in it for the rest of my life' money, but it's the job. It is a job for a lot of people," she said.

YouTube sensation Lilly Singh made her mark playing multiple characters and poking fun at suburban life.

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If you're spending up to 15 per cent of your income for debt repayment (not including your car payments and your mortgage), you're on your way to debt freedom.

To calculate what percentage of your income you're spending on debt repayment, add up your monthly debt repayment amounts (not including car payments and mortgage), divide that by your monthly take-home pay, and multiply it by 100.

If you're spending $670 a month paying off your credit cards, student loans, line of credit, furniture loan, or whatever else, and you make $3,100 net a month, your calculation would look like this: 670 / 3100 x 100 = 21.6%

If you're spending 15 per cent or less of your monthly income paying off your debt then you're probably OK from a cash-flow perspective. If you're spending more than that, uh-oh!

Get that money burden off your back by paying off your debt. ISTOCK

The words "paying off" are important. If you're spending 15 per cent or more of your income just meeting your minimum monthly payments you're gonna be in debt for a long, long, long, long time and you're going to pay *gobs* of interest.

Have you looked at the line at the bottom of your credit card statement that says, "If you make only the minimum payment each month (on your $6,369.36 balance), we estimate it will take 55 years and 10 months to fully repay the outstanding balance."

Cripes! (Taken directly off my credit card statement that I paid in full immediately!)

If you have a $3,000 balance on a credit card charging 14.98 per cent interest, and pay a two per cent minimum every month, it will take 26 years to pay off your balance and cost you a total of $7,440 in interest. Seriously, that stuff you bought on sale just cost you three times as much as you planned!

Why are you doing this to yourself?

1. Admit you have a problem. Say it out loud right now: "I have a problem with my debt." If you aren't prepared to admit you're in trouble, no one can help you. If you aren't prepared to add up the mess you're in, quit your whining. If you want things to change, start by saying, "I have a problem with my debt."
2. Write down every penny you spend. Whether you spend $1.25 for coffee or $600 on a fabulous new pair of shoes, write it down. This is how you become accountable for forfeiting your future in the name of an immediate pleasure. When you look over your list at night — yes, you have to look over the list every night — ask yourself why you're really buying. Did you get a rush? Did you feel pleasure? How are you feeling now?
3. Switch from credit to cash. It is way easier to charge something than it is to fork over cold, hard cash.
4. Commit to paying off your debt. Grab a calculator and figure out how much it will take each month to be out of debt by a specific date. Then allocate the majority of the money to paying off your most expensive debt first while you make minimum payments on the other debts. Once your first debt is paid off, reallocate that money to your next most expensive debt. Keep going till you're out of the hole.
5. If you must find a way to make more money to get out of debt, so be it. You played and now it's time to pay. More work may be what it takes. The upside: You'll be so busy earning, you'll have very little time or energy left to spend. Life is expensive enough. Get rid of the interest costs so you can use your money for *you* instead of making some lender richer!

Here are 5 more signs you may be in over your head:

1. If you find that you seem to have less and less money for things like food.

2. If you keep dipping into your savings, keep trying to refinance, or have to take a payday advance loan.

3. If you keep hitting the ceiling on your credit cards. As you pay your balance, do a balance transfer to reduce your costs, or refinance in some other way, you're right back to the limit on your credit in no time flat.

4. If you can't find two red cents to put into an emergency fund. No emergency fund means that the first time trouble rears its ugly head, you'll be right back to using credit to fill your financial gap.

5. If you can't sleep at night — if you toss and turn or awake in a cold sweat — you're in trouble.

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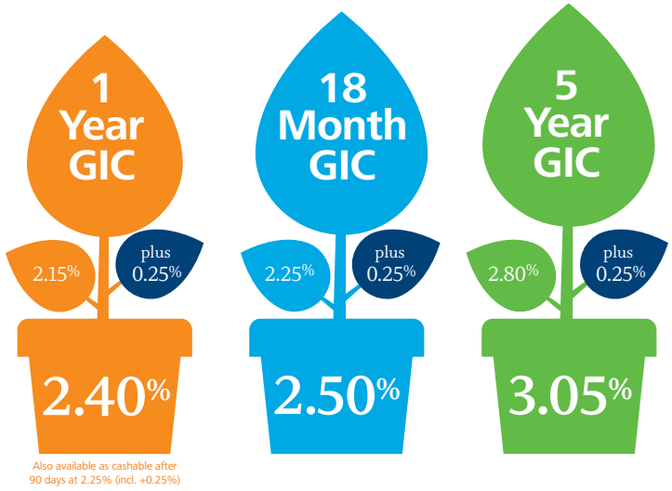

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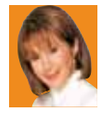
Mini loaf makes a yummy appetizer

This recipe serves six. ROSE REISMAN

Mini Cheese and Prosciutto Meat Loaf.

If you're tired of Sunday night meat loaf, you have to try these unique miniature muffin-cup meat loaves topped with crispy prosciutto and cheddar cheese



ROSE REISMAN
For more, visit rosereisman.com or follow her on twitter @rosereisman

I enjoy serving these because they cook in just a few minutes and can be the main meal or an appetizer.

Be sure to use lean ground beef to reduce the calories and fat.

Only 5 per cent of lean ground beef is from fat, whereas 20 per cent fat is in regular ground. A big difference if you're consuming ground beef on a regular basis.

Ingredients

- Vegetable oil
- 1 1/2 lb lean ground beef
- 2 eggs
- 1/2 cup barbecue sauce (or ketchup)
- 1/2 cup seasoned dry bread crumbs
- 1/4 cup finely diced green onions
- 2 tsp crushed garlic
- 1 tsp dried basil leaves
- Pinch of salt and pepper
- 1 1/2 oz diced prosciutto
- 1/4 cup shredded cheddar cheese (1 oz)

If you're on the hunt for a homemade holiday appetizer, you've got to give these a try.

Directions

1. Preheat the oven to 375°F. Spray a 12-inch muffin tin with vegetable oil.

2. Combine the ground beef, eggs, barbecue sauce, bread crumbs, green onions, garlic, basil and salt and pepper in a bowl.

3. Pat evenly into muffin tin. Add diced prosciutto over top.

4. Bake for approximately 20 minutes or just until temperature reaches 160 F.

5. Divide cheese over top and bake another two minutes or just until cheese melts.

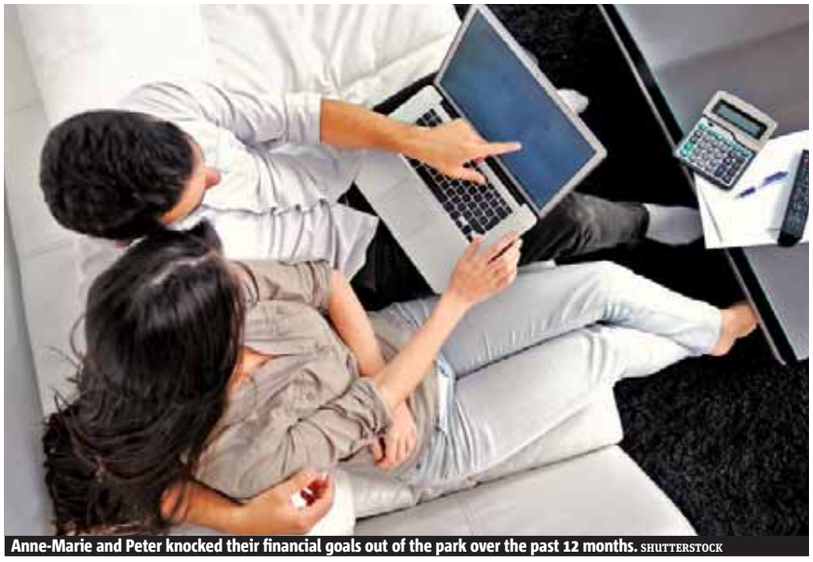
FLASH FOOD

From your fridge to your table in 30 minutes or less

Money 101. Two couples, one year to make them richer

An $86,000 money makeover

I ran an experiment through 2014 to see how I could improve the financial wealth of two Canadian couples in 12 months. By helping each couple focus on building their net worth, collectively they improved their bottom line by $86,000. There weren't any lottery tickets or magic wands involved in this financial transformation. Rather, the couples set ambitious, yet realistic, financial goals, and were held accountable for their actions, learning to navigate the financial ropes of homebuying, family planning, investing and debt reduction. You can do it, too. – *Lesley-Anne Scorgie*



Anne-Marie and Peter knocked their financial goals out of the park over the past 12 months. SHUTTERSTOCK

Carolina and Jose pulled themselves out of the red and improved their net worth by $37,000 in 2014. SHUTTERSTOCK

Anne-Marie and Peter

Anne-Marie and Peter recap

- Location: Toronto
- Ages: 37 and 33
- Occupations: Broadcasting and sports editing
- Total household income: $120,000
- Life stage: First child arrived in May
- Financial savvy: Medium to high — they use budgets, have retirement savings, and are committed to paying off debt
- Rent or own: Rent
- Net worth: $115,000

Through their detailed approach to budgeting, discipline, and savvy investment choices, Anne-Marie and Peter improved their net worth by $49,000 in 12 months. Their net worth in January was $66,000, and is now $115,000.

2014 goals

When I first met Anne-Marie and Peter in January, they shared their ambitious financial goals for the year: Become debt-free; start an RESP for their daughter; and save for a down payment for a home.

We focused on debt reduction tactics such as negotiating interest rates on debt, squeezing more out of their budget through living frugally, earning money through raises and promotions, and pumping up their RRSP savings so they can eventually use these funds to purchase their first home through the RRSP Home Buyers' Plan. This tax-advantaged program allows first-time homebuyers to borrow money through their RRSP to put towards a down payment.

Accomplishments

Not only did the couple knock their goals out of the park, they also took care of other important financial business, including: Setting up a will; purchasing life insurance; learning the basics about savvy investing; securing a $10,000 raise for Peter; and creating a five-year financial plan.

When Anne-Marie and Peter crossed the threshold of $100,000 in net worth, they celebrated their success with an affordable and incredible trip to Ireland.

Greatest challenges for 2015

The largest barriers Anne-Marie and Peter face in 2015 are rising home prices in Toronto, the high costs of child care, and an uncertain stock market that could affect the value of their investments.

Top two tips going forward

• Tip 1 — Anne-Marie and Peter should purchase their home ASAP because their rent is inching close to $2,000 per month.

• Tip 2 — Get over the financial fears of having a second child. Through increased income, budgeting in advance and by building equity in a home, affording a second child is possible.

THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.

Carolina and Jose

Carolina and Jose recap

- Location: Calgary
- Ages: 33 and 32
- Occupations: Stay-at-home mom and roofing
- Total household income: $65,000
- Life stage: Three daughters, aged five, three and one
- Financial savvy: Medium — they have established a budget, purchased a home, are frugal, and have no retirement savings
- Rent or own: Own
- Net worth: $3,300

Though their income was tight, and list of financial priorities long, Carolina and Jose pulled themselves out of the red this year and improved their net worth by $37,000. At the beginning of the year, the couple's net worth was –$33,700, but increased to $3,300.

2014 goals

In January, Carolina and Jose expressed their desire to own a home — a place to call their own. They also wanted to make a dent in their debt and save for a trip to Vancouver.

To help achieve their goals, we developed a plan to secure a 10 per cent down payment for a home through an early inheritance from Jose's parents.

We also focused on simple, but effective budgeting, debt reduction and saving skills. Though the couple hasn't taken their vacation to the West Coast, they plan to next year.

Accomplishments

The first major accomplishment for Carolina and Jose was overcoming their mental hurdle of having a lower income. Once they shifted their thinking from not having enough to stretching what they have, they took massive strides toward improving their net worth.

In 2014, they purchased a $250,000 home, weaned themselves off of student loan repayment assistance, secured a promotion and salary increase of $10,000 for Jose, saved $3,600 towards an emergency fund, bought life insurance, established a will, and created a five-year financial plan.

Greatest challenges for 2015

Carolina and Jose must decide when, and if, to increase their income. As a single-income household, their financial choices are limited and they can't afford to save for their future, let alone that of their children.

Top two tips going forward

• Tip 1 — Carolina should secure a part-time job to bolster the couple's income, allowing them to start saving for retirement.

• Tip 2 — Pay off their debts.

LESLEY-ANNE SCORGIE IS A FINANCIAL COACH, FOUNDER OF MEVEST, A FINANCIAL COACHING FIRM, AND BESTSELLING AUTHOR OF WELL-HEELED AND RICH BY THIRTY. FOLLOW @LESLEYSCORGIE AND #METROMONEYCOUPLES.

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Your holiday party doesn't have to be as awkward as one straight out of an episode of The Office. ISTOCK

Be the star of your office holiday party

Career. An etiquette expert explains why the holiday party is the biggest networking opportunity of the year

LAKSHMI GANDHI
Metro in New York City

It seems everyone has a horror story about their workplace's annual Christmas party — you don't have to look far to find tales of drunken bosses, inappropriate jokes or regrettable flirtations.

But one expert notes that it's also important not to let those stories distract from the fact that the annual winter gathering is also the perfect time to put your best foot forward in terms of your career.

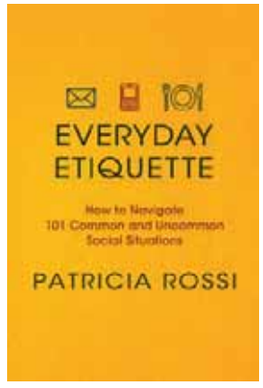
"It's really one of the most important business days of your year," says Patricia Rossi, an etiquette coach and author of Everyday Etiquette: How to Navigate 101 Common and Uncommon Social Situations.

"It's the one time of the year you can get to someone higher up in the company that you can't get to normally."

Rossi shares these tips on how junior employees can work the room and shine during a holiday party.

Put on a smile and attend the function

"The first thing that you have to do is go," says Rossi.



"The company has invested in it in terms of both time and money in organizing it."

And this isn't the occasion to be fashionably late or to just stop by for a few minutes, either.

"Arrive on time but don't be the last to leave," Rossi advises.

Don't just talk to your office buddies

"You want to move about the cabin — don't latch onto one person and talk to them all night," says Rossi. For the introverts out there, Rossi says it's also important to remember that almost everyone feels awkward when it comes to holiday parties.

"I was reading something that said something like 90 per cent of people don't know what to say at parties, so you know what? They probably are waiting for someone to talk to them."

Have some conversation topics in your pocket

Because it can be intimidating to saddle up to your company CEO or other high-ranking execs, most employees shy away from doing so.

Rossi says this is a mistake and that with some prep, you'll be able to chat with anyone.

"Have two or three interesting things to talk about," she advises. "If your company VP is a big donor to the Met, that means you know they like art."

Say thank you afterward

Just like any other social event that takes lots of time and planning, it's a good idea to express gratitude after attending.

"Always send a thank-you note to the organizer of the party," says Rossi. "They put it together so that people could have fun and relax."

Always talk to the spouses

- "Your manager is probably going to be bringing a spouse," notes Rossi. "And the spouse is always nervous about attending these things. But if you talk to them and are engaging, on the ride home she or he will say, 'Oh, I met your employee and they were so lovely, so nice.'"

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Art students hone their craft with iPads

Career. Digital tools find a place in traditional fine arts classes

LAKSHMI GANDHI
Metro in New York City

Like students at most art schools, the young women who attend the Moore College of Art in Center City, Philadelphia, spend first year on campus diving into the basics of art — learning the foundations of drawing, painting and sculpture.

But along with the pencils, brushes and crayons you'd expect to be in a young artist's tool kit, Moore students also rely on something much more high-tech: their iPads.

If at first you don't succeed...

"Sometimes I will choose a different route with hash marks and colours. Doing that on a physical object is permanent."

Ava Mallett
Moore College of Art in Center City student on the benefits of a changeable canvas

Since 2012, Moore has given every first-year student a new Apple device once they arrive on campus. Administrators say they decided to implement the program because they wanted to integrate the digital aspects of the curriculum with more traditional styles.

"One of the main ways the students use their iPads is as a multimedia sketchbook," says professor Lynn Palewicz, who teaches the foundation of art class all students must take.

"It's a wonderful container for ideas and allows for experimenting and exploring."

Digital natives

While the first generation of digital natives are now in college, many Moore students, such as Ava Mallett, hadn't thought to incorporate digital media into their work before they started classes.

"I actually didn't know that was a thing," says Mallett, a sophomore fine arts major who grew up in Texas.

Mallett says the tablet is particularly useful while experimenting with new ideas she's not completely sure of.

"Sometimes I will choose a different route with hash marks and colours. Doing that on a physical object is permanent," she notes, adding that having the option of trying things out has given her greater flexibility.

"I like having the iPad because I can have my notes when I prepare my ideas," says student Emily Eggly.

"I can use it for things like colour testing. And I've been using it to just get information also."

What professional heights could you reach with your pad? ISTOCK

The learning curve

Some students were hesitant to embrace using their iPads in class alongside other tools.

- Mallett admits that she was one of them. "At first I thought, 'I'm just going to use it to take notes,'" she says. "But now I use it often."

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NFL

Seahawks lay smack down on rival San Francisco

Marshawn Lynch rushed for 91 yards and a touchdown, Russell Wilson threw a touchdown pass to rookie Paul Richardson and the Seattle Seahawks knocked archrival San Francisco from playoff contention 17-7 Sunday.

The defending Super Bowl champions remained in contention for a division title and No. 1 seed in the NFC.

THE ASSOCIATED PRESS

NBA

Kobe rises above Jordan on points list

Kobe Bryant has reached rarefied air.

The L.A. Lakers star passed Michael Jordan for third on the NBA's career scoring list Sunday night.

Bryant entered the game against the Minnesota Timberwolves needing nine points to pass the icon with whom he is often compared. He got the mark on two free throws with 5:24 left in the second quarter.

It took Bryant 1,269 games to reach third on the NBA's scoring podium. Jordan amassed his 32,292 points in 1,039 games.

THE ASSOCIATED PRESS

NBA

Lowry redeemed as Raptors top Knicks in overtime

Kyle Lowry had 21 points and 11 assists, controlling the overtime period and leading the Toronto Raptors to a 95-90 victory over the New York Knicks on Sunday night.

Lowry missed a jumper that would have won it to end regulation, but then had two baskets and an assist in overtime.

THE ASSOCIATED PRESS

Flames defenceman Raphael Diaz and Blackhawks centre Andrew Shaw battle for the puck in front of Jonas Hiller on Sunday night at United Center in Chicago. The Flames lost their fifth game in a row. NAM Y. HUH/THE ASSOCIATED PRESS

Flames' stretch of futility hits 5 games

NHL. Saad scores in third as tough results continue for Calgary

On Sunday

Blackhawks	Flames
2	1

Brandon Saad scored with 7:03 left in the third period, and the Blackhawks beat the Calgary Flames 2-1 on Sunday night in Chicago for their 12th victory in the last 14 games.

After motoring past Calgary defenceman Mark Giordano, Saad took a centring pass from Jonathan Toews and lifted a shot past Jonas Hiller's glove.

Toews also set up Patrick Sharp's power-play goal as the surging Blackhawks dealt the Flames their fifth straight loss. Chicago had won eight in a row before Saturday night's 3-2 loss at the New York Islanders.

Jiri Hudler had his team-leading 12th goal for Calgary, which has scored just eight times during its slide.

Sharp's goal was his first since returning Tuesday from a knee injury that sidelined him for 14 games. Sharp, who led Chicago with 34 goals last season, has four this year — all on the power play.

Chicago's Antti Raanta made 23 saves while subbing for Corey Crawford, who is out with a foot injury. Rookie Scott Darling had started the Blackhawks' last four games.

Hiller finished with 26 saves.

Before the game, Blackhawks coach Joel Quenneville said he expected Crawford to return next weekend. Raanta and Darling have filled in quite nicely since Crawford was hurt while leaving a concert two weeks ago. THE ASSOCIATED PRESS

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Bigras doesn't make the cut

To Russia with love.
Canada's world junior hockey team announces final roster

Canada's world junior journey will continue without Chris Bigras, who was among the first round of cuts despite being on last year's team.

Bigras, fellow defenceman Travis Sanheim and forwards Nick Baptiste, Morgan Klimchuk and Remi Elie were released Sunday evening after a selection camp that included two exhibition games against local university all-stars in Toronto.

Canada's roster stands at 25 players, with main camp set to open Monday in St. Catharines.

The message from Benoit Groulx and his coaching staff to those players who were cut was that this is a deep, difficult group to crack.

Nick Baptiste is one of five players cut Sunday from Canada's world juniors squad on its way to Russia. THE ASSOCIATED PRESS

"We think that the players that we decided to keep are in our plans, and I thought also there was a separation between those guys and the players we kept," Groulx said. "That's the reason why we decided to let them go."

Bigras was the biggest surprise because he played all seven games in last year's tournament and as a returning player figured to have a spot. Instead, the 19-year-old Colorado Avalanche prospect will go back to the Ontario Hockey League's Owen Sound Attack.

"Obviously not the outcome I was looking for," said Bigras, who's from Elmvale, Ont. "Can't dwell on it right now."

Baptiste, a 2013 pick of the Buffalo Sabres, will go back to playing for the Connor McDavid-less Erie Otters of the OHL. Among those cut, he appeared to take it the best.

"It's such a good competition here," said Baptiste, a native of Ottawa. "Just proud to be one of the top 30 in Canada, move forward, go back to Erie and hopefully go on a (Memorial) Cup run."

THE ASSOCIATED PRESS

Liverpool surrenders to United

Liverpool captain Steven Gerrard tangles with Robin van Persie of Manchester United during Sunday's derby at Old Trafford. Van Persie, Wayne Rooney and Juan Mata all scored for United in a 3-0 win over their heated rivals to move to third place in the Barclays Premier League table with 31 points. Liverpool now sit in 10th with 21 points. SHAUN BOTTERILL/GETTY IMAGES

MLB

Record-breaking $155M contract

Jon Lester set Major League Baseball record for largest signing bonus and biggest upfront payment with his $155-million, seven-year deal with the Chicago Cubs.

The pitcher's contract calls for a $30-million signing bonus, of which $15 million is due by April 1. THE ASSOCIATED PRESS

Speed skating

Gold and bronzes

Charles Hamelin raced to gold in the men's 1,000 metres at a short-track speed-skating World Cup to top a six-medal performance Sunday by Canada's team.

Bronzes went to the men's and women's relay teams and Marianne St-Gelais, William Preudhomme and Kasandra Bradette for the women's 1,000 metres and men's and women's 500 metres, respectively. THE ASSOCIATED PRESS

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Stuck on 12 Across? Scan this image with your Metro News app for today's crossword and Sudoku answers. It's OK. No one's watching.

→ See the full instructions on Metro's Voices page.

Horoscopes by Sally Brompton

♈ Aries
March 21 - April 20
You will need to be ruthless with yourself this week, especially on the work front where you are clearly doing too much.

♉ Taurus
April 21 - May 21
You won't find it difficult to get your own way today but don't go too far and give others the impression you think you are better than them.

♊ Gemini
May 22 - June 21
You may be fired up with enthusiasm for a new plan or project but not everyone is convinced. Does that matter?

♋ Cancer
June 22 - July 23
You need to face up to your problems and let certain people know that you will no longer be their whipping boy.

♌ Leo
July 24 - Aug. 23
If someone annoys you over the next two or three days, they are sure to regret it. You are in no mood to turn the other cheek. Watch out world!

♍ Virgo
Aug. 24 - Sept. 23
You seem to be in one of those moods when you are interested only in extremes. You will either do something very good or very bad today — there is no middle ground. Either way you will have fun.

♎ Libra
Sept. 24 - Oct. 23
You will be in a confident mood today but you might try something you know is forbidden. In the long-term, you will certainly regret it.

♏ Scorpio
Oct. 24 - Nov. 22
Let everyone know what you expect of them today. Some may grumble and say you are exceeding your powers, but rather that than have them think you are weak.

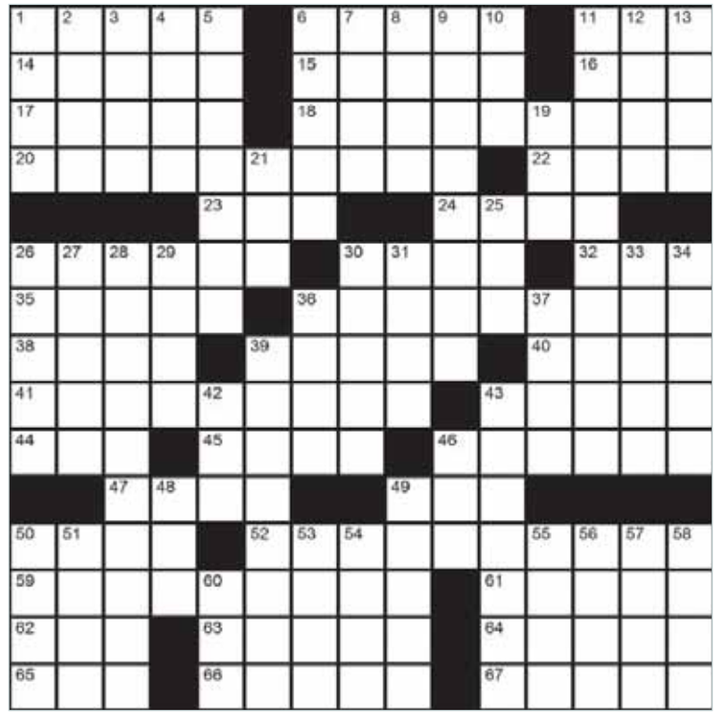
♐ Sagittarius
Nov. 23 - Dec. 21
Treat others as equals or they will make life difficult for you. And never take your nearest and dearest for granted.

♑ Capricorn
Dec. 22 - Jan. 20
Try not to come on too strong today or you could push away people who should be your friends and allies.

♒ Aquarius
Jan. 21 - Feb. 19
You are determined to finish that long list of chores. And that's good because the next few days are potentially some of your most creative of the year.

♓ Pisces
Feb. 20 - March 20
A rival will throw down a challenge today and if you are smart you will pick it up and throw it right back at them. Most likely they will be so surprised that they immediately back off.

Crossword: Canada Across and Down by Kelly Ann Buchanan



Across
1. Knowledge of words, for short
6. Director Hal
11. 100 cents [abbr.]
14. "...the bombs bursting __...": 2 wds.
15. Chirp
16. Romance
17. Opera tune: "Nessun __"
18. Song by Canadian singer Mac DeMarco; or, Shakespearean times of youth: 2 wds.
20. Painter's display: 2 wds.
22. Loonies
23. Dallas, __.
24. __ of passage
26. MuchMusic fare
30. __-__ (Public event, '60s-style)
32. '_' __ for Camrose
35. Christina Aguilera's "_ __ to You"
36. Group speaking on behalf of cartoon characters: 2 wds.
38. Kennel noises
39. Sprite
40. Sonny __ (Montreal-based artist)
41. One of a popular candy: 2 wds.
43. Sigmund's surname
44. Heidi Montag's hubby ...his initials-sharers
45. Grannies: German
46. Like ceramics material
47. Plummet
49. Litigate
50. End in __ (Draw): 2 wds.
52. Works by Cheticamp, NS artist Elizabeth LeFort (b.1914 - d.2005): 2 wds.
59. Folklore
61. Birthplace of Columbus
62. Grampus
63. Take in once more
64. Toronto __ Centre
65. __-i-Noor Diamond
66. 'Disk' suffixes
67. Pilotless aircraft practice run, briefly

Down
1. Ricky Martin's "Livin' La __ Loca"
2. __ about (Circa): 2 wds.
3. Wagon
4. I like = J'__
5. Songstress Toni
6. When TV news airs: 2 wds.
7. Cotton __
8. Prefix to 'copter'
9. Princess Eugenie's sister
10. Financial rpt.'s 'until now'
11. Toronto Raptors head coach: 2 wds.
12. Ravel's "Ma Mere _'__" (Mother Goose)
13. "Friends" friend
19. Polka's pal
21. Guys
25. 'Benedict' suffix
26. Lab containers
27. "Let __ __!" (start)
28. Manitoba: Nickname of the Red River Floodway: 2 wds.
29. Gaelic
30. Cardboard containers
31. The Queen's cypher: letter + Roman Numeral + letter
33. Matter
34. Cram
36. "__ Las Vegas" (1964)
37. Fashion model Ms. Delevingne
39. Brochure
42. The __ (Sault Ste. Marie's nickname)
43. Full-__ (Established/qualified)
46. Theatrical tip
48. Showbiz Clue#1
49. Terrier types
50. "Star Trek" episode, __ Time
51. Newbie
53. Flemish painter, Jacob van __ the Elder
54. S-shaped moulding
55. Raise
56. Poet's preposition
57. Continue: 2 wds.
58. Rational
60. Mining extract

Friday's Crossword

Online

See today's answers at metronews.ca/answers

Conceptis Sudoku by Dave Green

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

	5		8	9				
9	7		6		5	8		
			3				6	
7	9	3		5			1	
5								6
	2			3		9	5	7
	6				4			
		9	5		3		4	1
				1	7		8	

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Friday's Sudoku

4	9	5	7	2	1	8	6	3
1	2	3	8	6	5	7	9	4
8	6	7	4	3	9	1	5	2
7	5	1	3	4	6	9	2	8
2	3	4	9	1	8	5	7	6
6	8	9	5	7	2	3	4	1
5	4	2	1	9	3	6	8	7
9	1	6	2	8	7	4	3	5
3	7	8	6	5	4	2	1	9

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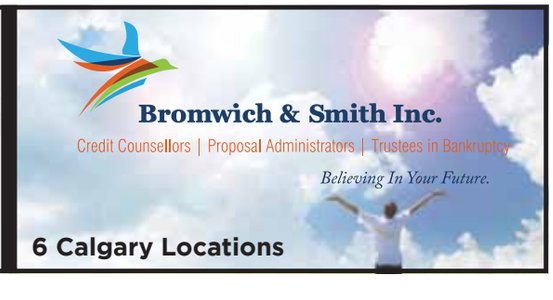
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